

# 2009 Indiana Self-Sufficiency Standard



The 2009 report was made possible through generous support from:

RICHARD M. FAIRBANKS FOUNDATION, INC.



# About the Self-Sufficiency Standard

- Was developed and is authored by Dr. Diana Pearce
- The 2009 Indiana Self-Sufficiency Standard is the fourth edition.
- Indiana is one of 37 states and the District of Columbia with a Self-Sufficiency Standard.

# What is the Self-Sufficiency Standard?

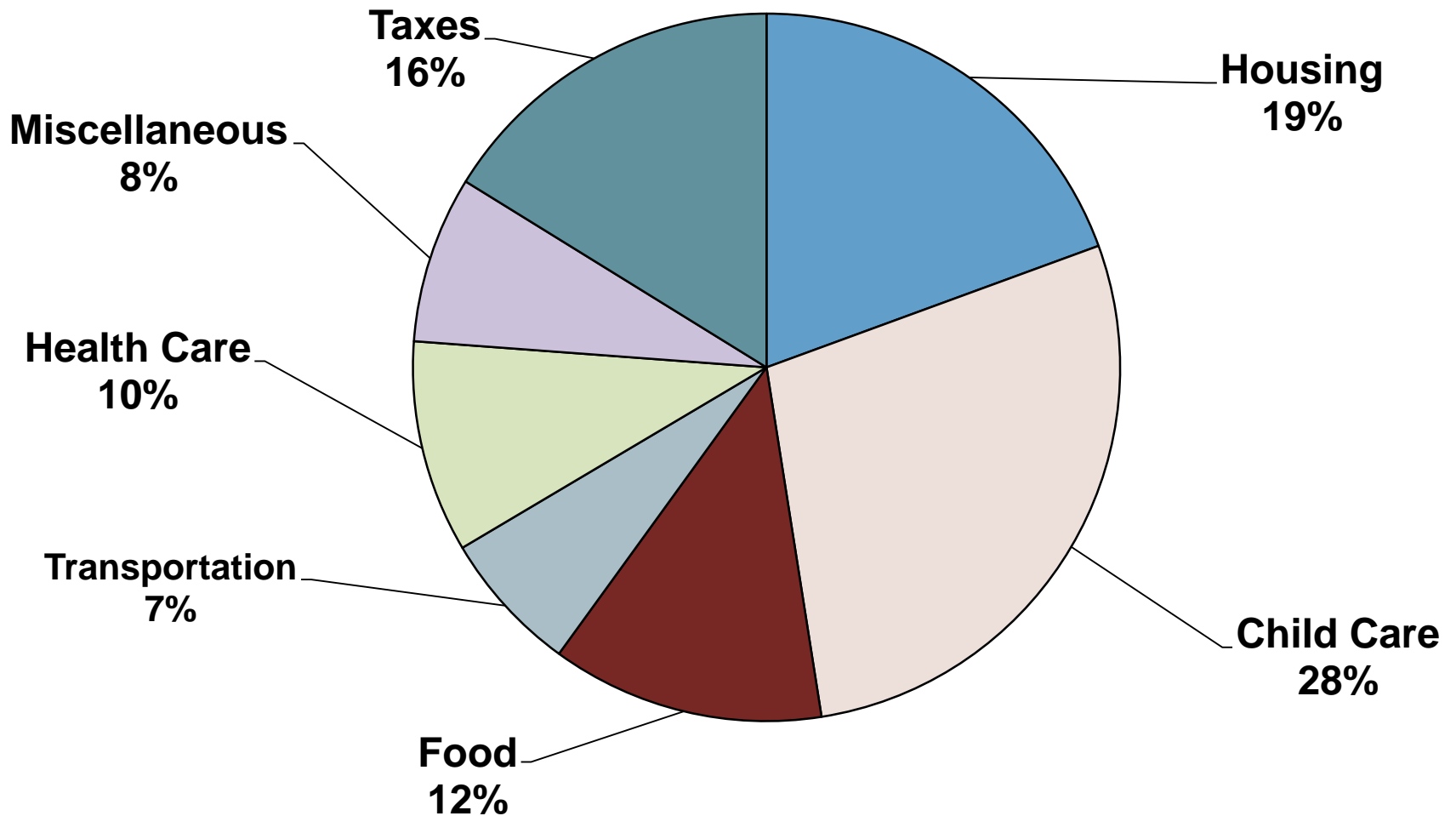
- Measures how much a family of a certain composition in a given geographic location needs to meet their basic needs without government or private subsidies.
- The Standard is calculated for 70 family types in each of Indiana's 92 counties.

## The Self-Sufficiency Standard for Marion County, IN 2009

<b>MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>Adult + Infant Preschooler</b>	<b>Adult + Preschooler Schoolage</b>	<b>Adult + Schoolage Teenager</b>	<b>Adult + Infant Preschooler Schoolage</b>	<b>2 Adults+ Infant Preschooler</b>	<b>2 Adults + Preschooler Schoolage</b>
Housing	624	741	741	741	741	959	741	741
Child Care	0	694	1248	1072	378	1625	1248	1072
Food	210	318	418	476	551	561	598	654
Transportation	241	248	248	248	248	248	473	473
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	122	235	302	291	232	378	348	337
Taxes	253	510	663	618	332	865	694	649
Earned Income Tax Credit (-)	0	-9	0	0	-223	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.89	\$16.51	\$20.91	\$19.94	\$13.56	\$26.34	\$11.91 per adult	\$11.43 per adult
MONTHLY	\$1,564	\$2,906	\$3,680	\$3,510	\$2,386	\$4,635	\$4,192	\$4,025
ANNUAL	\$18,770	\$34,875	\$44,159	\$42,117	\$28,630	\$55,621	\$50,309	\$48,299

# Monthly Expenses Based on Standard

for One Adult, One Preschooler, and One Schoolage Child  
in Marion County



# Federal Poverty Measure

## The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

For families with more than 8 persons, add \$3,740 for each additional person

# Self-Sufficiency Standard vs. Federal Poverty Guidelines

- **Self-Sufficiency Standard**

- Cost of basic needs based on local costs
- County specific
- Assumes all adults are working full-time
- Adjusts by family size and composition
- Includes taxes and tax credits

- **Federal Poverty Guidelines**

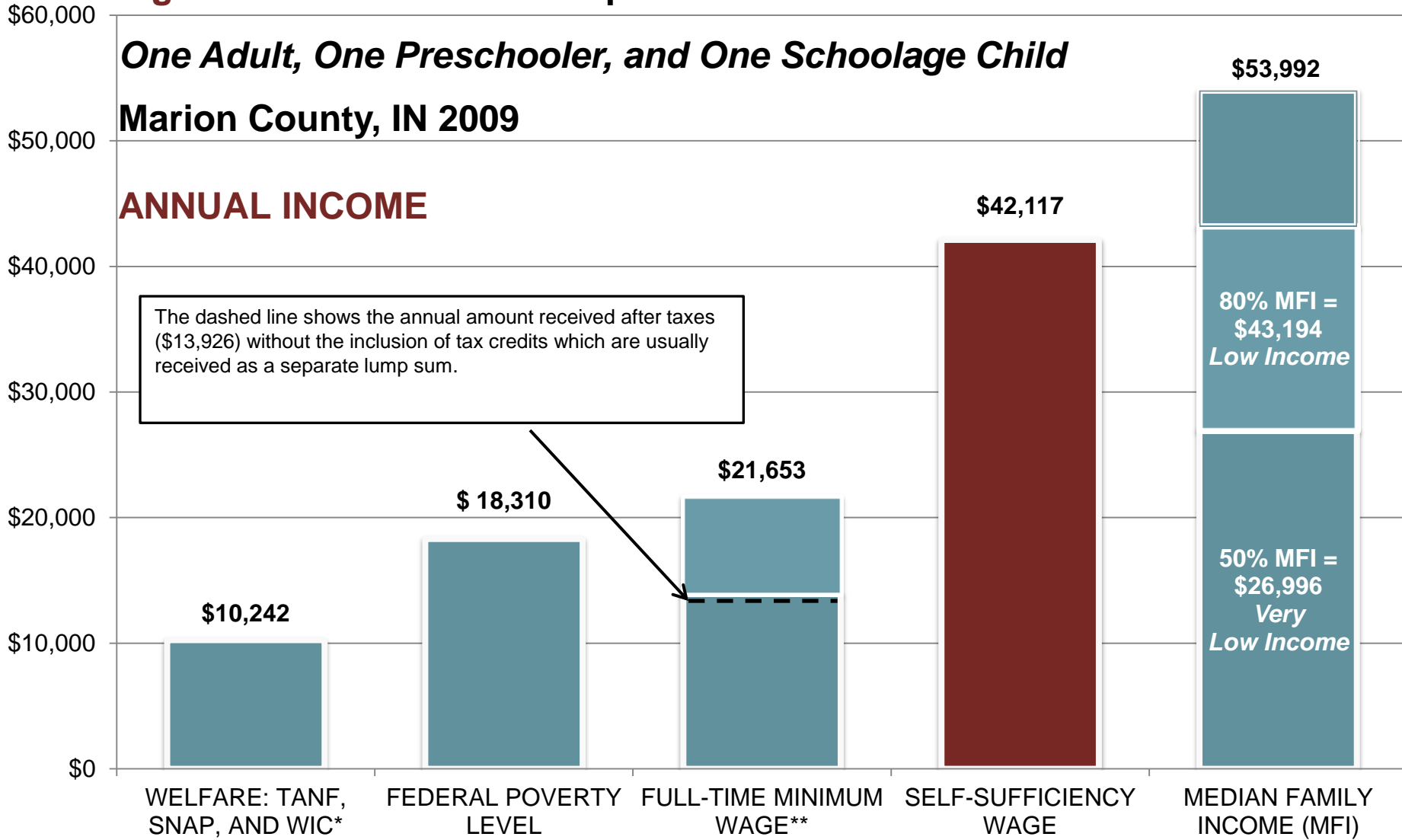
- Based solely on food costs
- Does not take into account geographic location
- Assumes one parent stays at home and the other is working
- Adds flat rate per extra person (\$3,740 in 2009)
- Taxes not included

**Figure 4. The Standard Compared to Other Benchmarks**

***One Adult, One Preschooler, and One Schoolage Child***

**Marion County, IN 2009**

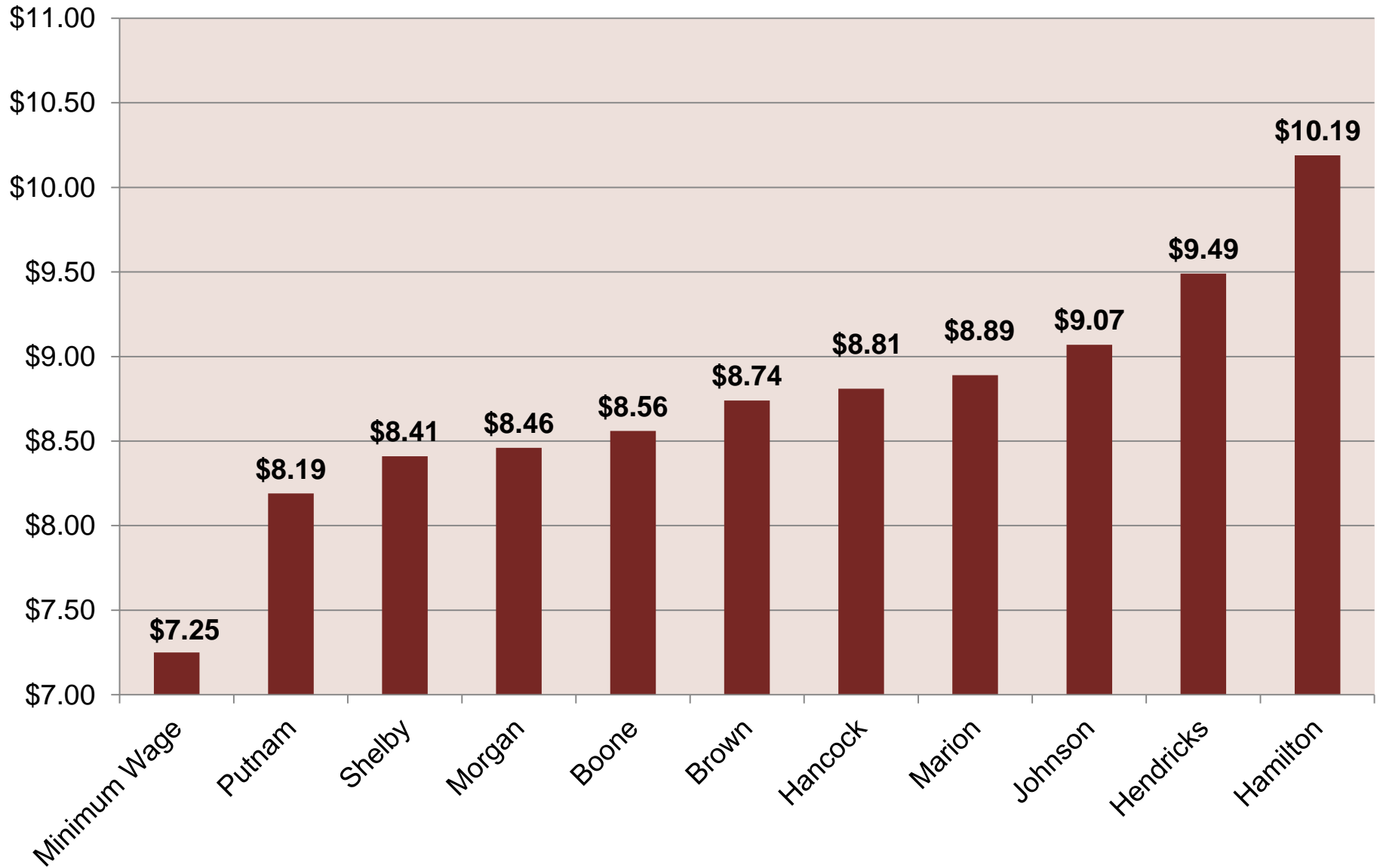
**ANNUAL INCOME**



# Self-Sufficiency Wages

Self- Sufficiency Wage for a Single Adult			
	Hourly	Monthly	Annual
Putnam	\$8.19	\$1,442	\$17,301
Shelby	\$8.41	\$1,479	\$17,752
Morgan	\$8.46	\$1,490	\$17,875
Boone	\$8.56	\$1,507	\$18,088
Brown	\$8.74	\$1,539	\$18,466
Hancock	\$8.81	\$1,550	\$18,601
Marion	\$8.89	\$1,564	\$18,770
Johnson	\$9.07	\$1,596	\$19,155
Hendricks	\$9.49	\$1,670	\$20,044
Hamilton	\$10.19	\$1,793	\$21,516

# Minimum Wage vs. Self-Sufficiency Wage

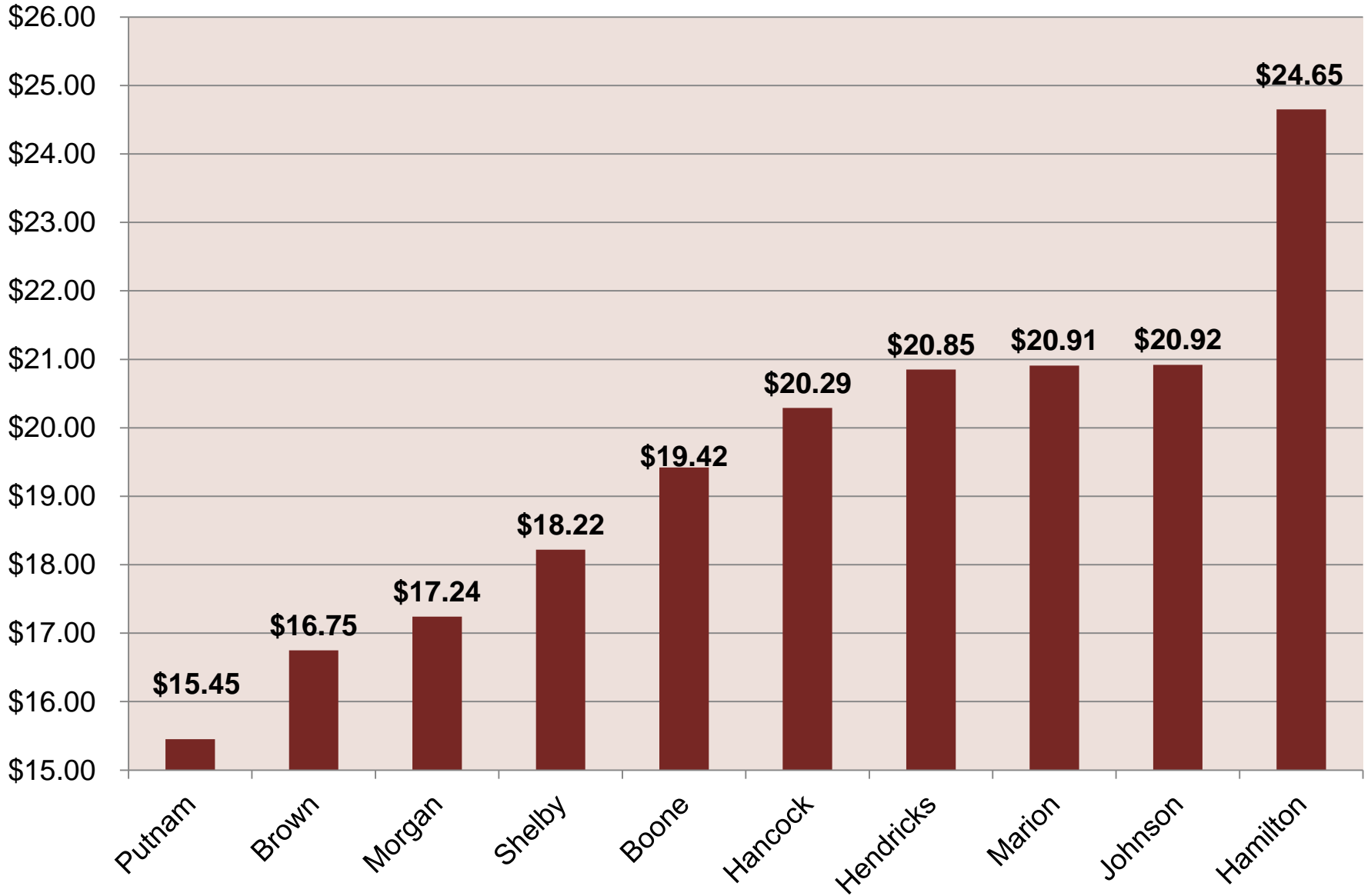


# Self-Sufficiency Wages

## Self-Sufficiency Wage for an Adult + Infant and Preschooler

	Hourly	Monthly	Annual
Putnam	\$15.45	\$2,719	\$32,634
Brown	\$16.75	\$2,947	\$35,369
Morgan	\$17.24	\$3,034	\$36,405
Shelby	\$18.22	\$3,206	\$38,475
Boone	\$19.42	\$3,417	\$41,005
Hancock	\$20.29	\$3,572	\$42,863
Hendricks	\$20.85	\$3,670	\$44,034
Marion	\$20.91	\$3,680	\$44,159
Johnson	\$20.92	\$3,682	\$44,186
Hamilton	\$24.65	\$4,338	\$52,053

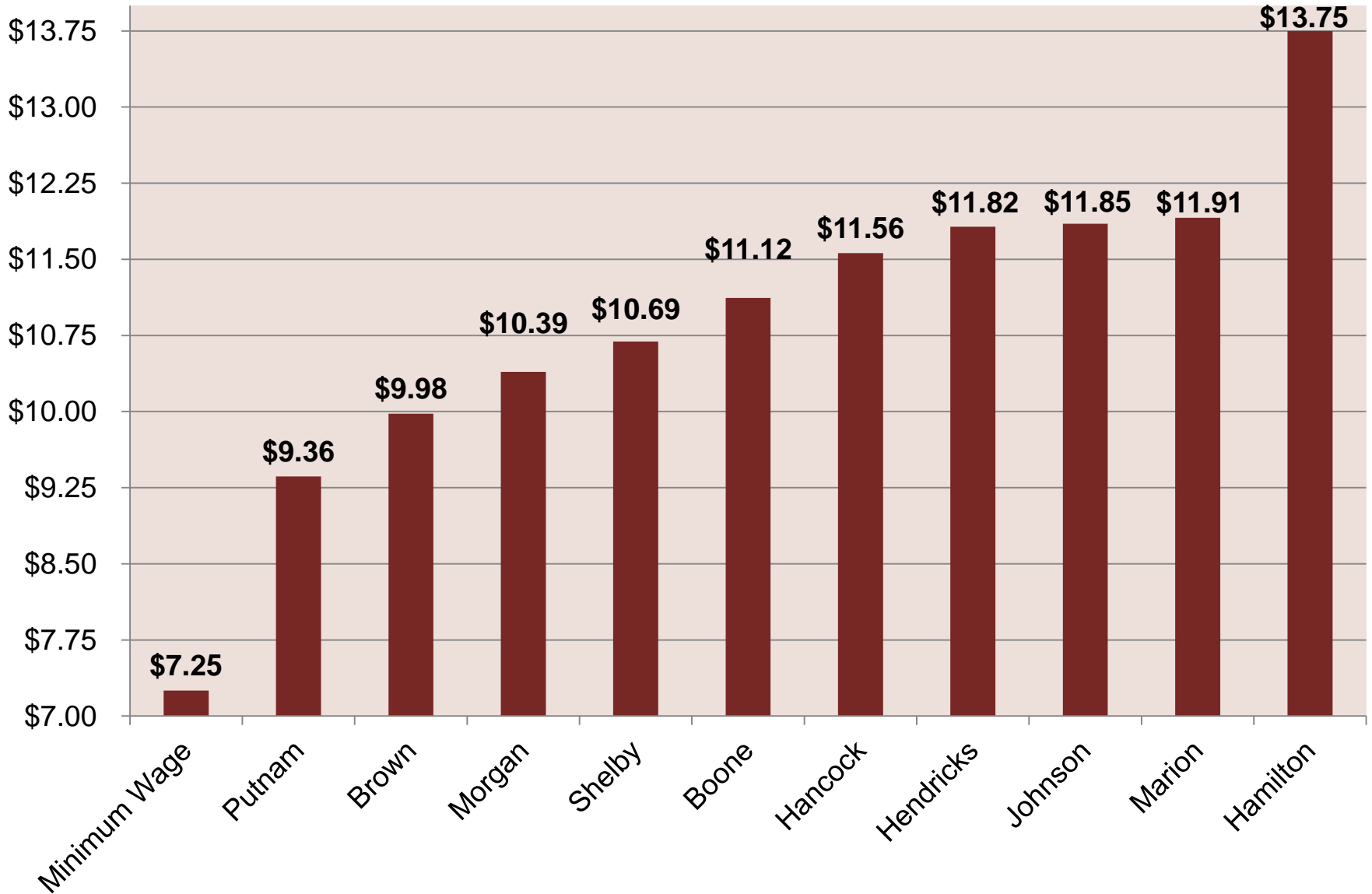
# Self-Sufficiency Wage



# Self-Sufficiency Wages

Self-Sufficiency Wage for 2 Adults + Infant and Preschooler			
	Hourly	Monthly	Annual
Putnam	\$ 9.36/ Adult	\$3,295	\$39,543
Brown	\$ 9.98/ Adult	\$3,512	\$42,148
Morgan	\$ 10.39/ Adult	\$3,657	\$43,883
Shelby	\$ 10.69/ Adult	\$3,764	\$45,165
Boone	\$11.12/ Adult	\$3,914	\$46,968
Hancock	\$ 11.56/ Adult	\$4,069	\$48,826
Hendricks	\$ 11.82/ Adult	\$4,160	\$49,916
Johnson	\$ 11.85/ Adult	\$4,172	\$50,068
Marion	\$ 11.91/ Adult	\$4,192	\$50,309
Hamilton	\$ 13.75/ Adult	\$4,616	\$55,395

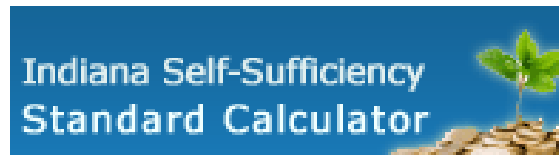
# Minimum Wage vs. Self-Sufficiency Wage



# Indiana Self-Sufficiency Standard Calculator

- In addition to the report, the Institute is updating the Self-Sufficiency Calculator which is an interactive version of the Standard which includes all 70 family types for all 92 counties

- Link it to your web site



- The calculator is available at:  
<http://www.indianaselfsufficiencystandard.org/>
- Expanded capabilities which include linking to jobs and education that pay those wages will be available in 2011

## Indiana Self-Sufficiency Standard Calculator

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs - without public or private assistance. The Standard makes it possible to determine if families' incomes are enough to meet basic needs.

TRY THE CALCULATOR ▶

A Program of **INCAA**<sup>™</sup>  
INDIANA COMMUNITY  
ACTION ASSOCIATION



The Standard assumes that all adults (whether married or single) work full-time and includes the costs associated with employment - specifically, transportation and taxes, and for families with young children, child care.

- ✓ The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.
- ✓ While food and health care costs are slightly lower for younger children, child care costs are much higher particularly for children not yet in school - and are a substantial budget item not included in the official poverty measure.

*Generous support for the report provided by:*  
**RICHARD M. FAIRBANKS FOUNDATION, INC.**

*Generous support for the report and the calculator provided by:*



### Help Spread the Word!



Let your friends and family know about our project by [becoming a fan on Facebook](#).



### Recent Publications

3/8/2010 - New Report Finds More Indiana Families Earning Less and Living in Poverty (PDF) [Read More](#)

2/5/2010 - Congressional Action Needed to Prevent 160,000 Jobless Hoosier Workers From Losing Employment Benefits (PDF)

# INDIANA INSTITUTE FOR WORKING FAMILIES

- HOME
- ABOUT US
- RESOURCES
- ABOUT THIS PROJECT
- CONTACT US

## Indiana Self-Sufficiency Standard Calculator

Enter your profile below to calculate your Self-Sufficiency Standard wage.  
The Standard defines children as:

- ✓ Infants as 2 yrs. old and under
- ✓ Preschoolers as 3-5 years old
- ✓ Schoolage as 6-12 years old
- ✓ Teenagers as 13-18 years old




Select Your County

Number of Adults  
 One Adult  Two Adults

Number of Children

Child #1	<input checked="" type="radio"/> None	<input type="radio"/> Infant	<input type="radio"/> Preschool	<input type="radio"/> Schoolage	<input type="radio"/> Teenager
Child #2	<input checked="" type="radio"/> None	<input type="radio"/> Infant	<input type="radio"/> Preschool	<input type="radio"/> Schoolage	<input type="radio"/> Teenager
Child #3	<input checked="" type="radio"/> None	<input type="radio"/> Infant	<input type="radio"/> Preschool	<input type="radio"/> Schoolage	<input type="radio"/> Teenager

Help Spread the Word!



Let your friends and family know about our project by [becoming a fan on Facebook.](#)

 Recent Publications

New Census Data Highlights the Recession's Toll on Indiana and US [Download Publication](#)

1. Read the Instructions
2. Select County
3. Select Number of Adults in the house
4. Select the Number of Children and their ages

# Indiana Self-Sufficiency Standard Calculator

Enter your profile below to calculate your Self-Sufficiency Standard wage.

The Standard defines children as:

- ✓ **Infants as 2 yrs. old and under**
- ✓ **Preschoolers as 3-5 years old**
- ✓ **Schoolage as 6-12 years old**
- ✓ **Teenagers as 13-18 years old**



Below are the figures for *Marion County* based on **1 Adults, 1 Preschool.**

## Monthly Costs

- \$741 **Housing**
- \$694 **Child Care**
- \$318 **Food**
- \$248 **Transportation**
- \$348 **Health Care**
- \$235 **Miscellaneous**
- \$510 **Taxes**
  - \$-9 **Earned Income Tax Credit (-)**
  - \$-63 **Child Care Tax Credit (-)**
  - \$-83 **Child Tax Credit (-)**
  - \$-33 **Making Work Pay Tax Credit (-)**

## Self-Sufficiency Wage

- \$16.51 **Hourly** (per adult)
- \$2,906 **Monthly** (per adult)
- \$34,875 **Annual** (per household)

Help Spread the Word!



Let your friends and family know about our project by [becoming a fan on Facebook.](#)



## Recent Publications

New Census Data Highlights the Recession's Toll on Indiana and US [Download Publication](#)

Indiana Institute for Working Families announces Funding from the Indianapolis Foundation, a CICF Affiliate [Download Publication](#)

Senate Expected to Take Up the Extenders

The results represent the average monthly cost for this family type in Marion County

**A Single Parent, with one Preschool-aged child, in Marion County must earn \$16.51 an hour in order to be Self-Sufficient!**

# How can you use the Standard?

- Education
- Program and Policy Development
- Determination of Need
- Service Delivery
- Evaluation
- Targeting Resources
  - Job Training
  - Education
- Counseling Tool
- Wage-Setting
- Supports Research

# Using the Standard to Improve Client Outcomes

- **Long-Term Goal Setting:** Presenting the data from the Standard to set realistic long-term goals and using that information to help clients develop a concrete plan to achieve self-sufficiency.
- **Empowerment Through Information:** Learning about their self-sufficient wage can help clients make better choices about career planning, including training and education pursuits.
- **Tracking Client Income:** Case Managers can use the Standard for their own records to keep track of the “dollar gap” between a clients income and their Self-Sufficient wage.
- **Benchmarking Progress:** Case Managers can use the Standard to benchmark current wages against self-sufficient wages for one client, or across clients and across time. (i.e. client’s starting income is X% of their Self-Sufficient wage, and the case manager’s goal is to close all clients’ income gap by 10 %)

# Questions and Answers

# For more information

- Please contact us:

---

INDIANA INSTITUTE FOR  
WORKING FAMILIES

---

1845 W. 18<sup>th</sup> St.  
Indianapolis, IN 46202  
317-638-4232  
[www.incap.org](http://www.incap.org)